

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lawrence Angelo Walsh
Carolyn Irene Walsh
Debtors

Case No. 20-02039-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Oct 25, 2024

User: AutoDocke
Form ID: 3180W

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Lawrence Angelo Walsh, Carolyn Irene Walsh, 406 4th Avenue, Scranton, PA 18505-1029
5341351	+ Admirals, 815 Reservoir, Cranston, RI 02910-4442

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: BANKAMER	Oct 25 2024 22:35:00	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	+ EDI: PRA.COM	Oct 25 2024 22:35:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5345789	Email/PDF: bncnotices@becket-lee.com	Oct 25 2024 18:45:03	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5341352	+ Email/PDF: bncnotices@becket-lee.com	Oct 25 2024 18:44:52	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5353590	EDI: BANKAMER	Oct 25 2024 22:35:00	Bank Of America, N.A., Bank Of America, PO Box 31785, Tampa, FL, 33631-3785
5341353	+ EDI: BANKAMER	Oct 25 2024 22:35:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
5341354	+ EDI: BANKAMER	Oct 25 2024 22:35:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
5353284	+ EDI: BANKAMER2	Oct 25 2024 22:35:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5341356	+ EDI: TSYS2	Oct 25 2024 22:35:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5341361	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 25 2024 18:32:00	Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940
5342677	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 25 2024 18:32:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI 02919
5341357	+ EDI: CAPITALONE.COM	Oct 25 2024 22:35:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5341358	EDI: CAPITALONE.COM	Oct 25 2024 22:35:00	Capital One Bank USA, PO Box 71083, Charkette, NC 28272-1083
5341359	+ EDI: CITICORP	Oct 25 2024 22:35:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5357260	EDI: CITICORP	Oct 25 2024 22:35:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls,

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			SD 57108-5027
5341360	+ EDI: CITICORP	Oct 25 2024 22:35:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5341362	+ EDI: DISCOVER	Oct 25 2024 22:35:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5341363	Email/Text: collecadminbankruptcy@fnni.com	Oct 25 2024 18:32:00	First National Bank of Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103
5341364	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 25 2024 18:32:00	Fnb Of Pa, 4140 E State St, Hermitage, PA 16148-3401
5358314	EDI: AIS.COM	Oct 25 2024 22:35:00	Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, PO Box 4457, Houston, TX 77210-4457
5341365	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 25 2024 18:32:00	Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
5356008	EDI: PRA.COM	Oct 25 2024 22:35:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5341534	^ MEBN	Oct 25 2024 18:31:47	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5341366	+ EDI: SYNC	Oct 25 2024 22:35:00	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5341367	+ EDI: SYNC	Oct 25 2024 22:35:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orkando, FL 32896-5064
5341368	+ EDI: SYNC	Oct 25 2024 22:35:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5341369	+ EDI: SYNC	Oct 25 2024 22:35:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5341370	+ EDI: WFFC2	Oct 25 2024 22:35:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
5349650	EDI: WFFC2	Oct 25 2024 22:35:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
5341355	*+	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Lisa M. Doran	on behalf of Debtor 1 Lawrence Angelo Walsh ldoran@dorananddoran.com LDoran@jubileebk.net
Lisa M. Doran	on behalf of Debtor 2 Carolyn Irene Walsh ldoran@dorananddoran.com LDoran@jubileebk.net
Mario J. Hanyon	on behalf of Creditor BANK OF AMERICA N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Marisa Myers Cohen	on behalf of Creditor BANK OF AMERICA N.A. ecfmail@mw-c-law.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Lawrence Angelo Walsh

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7857

EIN --

Debtor 2

Carolyn Irene Walsh

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5600

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-02039-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lawrence Angelo Walsh
aka Lawrence A. Walsh, aka Lawrence Angelo
Walsh Jr.

Carolyn Irene Walsh
aka Carolyn I. Walsh

**By the
court:**

10/25/24

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.